



Department of Business and Industry

Nevada Division of Insurance

1818 E. College Pkwy, Suite 103, Carson City, Nevada 89706 **Phone:** (775) 687-0700 **Fax:** (775) 687-0787 **Web:** doi.nv.gov

RESIDENT LIMITED LINES RENTAL CAR AGENCY CHECKLIST

Name Approval:

Applicants must contact the Division of Insurance (Division) for a verbal name approval prior to completing any articles of incorporation, articles of organization or amendments with the Secretary of State's (SOS) office, or prior to filing any DBA/Fictitious Firm Name filings with the appropriate Nevada County Clerk's office.

Division Phone: (775) 687-0700

Division General E-mail: insinfo@doi.state.nv.us

Corporations, Limited Liability Companies, Limited Liability Partnerships and Associations, etc.:

Contact the [Nevada Secretary of State](#) (SOS) to obtain forms, instructions and applicable fees.

SOS Phone: (775) 684-5708

SOS Web site: www.nvsos.gov/business/forms/index.asp

Articles of Incorporation (Articles) Purpose Clause:

Business entities who's purpose is to engage in the business of insurance are required to file with the SOS and must include the following statement within the purpose clause of the entity's Articles of Incorporation:

"To engage in the business of insurance in all lines of authority permitted under the license issued in compliance with Nevada Revised Statutes (NRS) and Nevada Administrative Codes (NAC)."

The articles or amendment must be forwarded to the Division prior to being filed with the SOS by either of the following methods:

- **Mail the Articles or amendment** to the Division's address with the fee for the SOS in a separate sealed envelope labeled "Secretary of State" or "SOS."
- **Fax the Articles or amendment** to the Division's office. Upon approval of the Articles or amendment, the Division will fax the information to the fax number provided by the applicant for filing with the SOS. The Division's fax number is (775) 687-0787. Upon the Division's approval of the Articles or amendment, the Division will forward its approval to the SOS for its consideration. When the SOS completes its review and approval process, the business entity will be required to furnish a filed copy of the approved Articles or amendment.

Sole-Proprietorships:

Sole proprietors must file a DBA/Fictitious Firm Name with each county clerk's office where they intend to conduct business. A copy of the filing must be provided to the Division along with the licensing application. Contact the appropriate County Clerk's office for filing instructions. Refer to [Chapter 602 of NRS](#) for information on doing business under an assumed or fictitious name.

Resident Business Entity Requirements and Checklist:

In an ongoing effort to streamline the licensing process, the Division has implemented and encourages the use of its new electronic functionality. The new services are efficient, generally paper free, and can expedite the licensing process including the capability of the applicant being able to print their own license online once the license has been approved by the Division. Applicants may apply electronically utilizing Sircon at www.sircon.com/nevada or National Insurance Producer Registry (NIPR) at www.nipr.com. Additionally, please utilize the Division's

new online Nevada License Look Up Tool at www.doi.nv.gov to check the status of an application or verify an existing license.

The Division recommends utilizing the LiveScan Fingerprint process as soon as a candidate begins the prelicensing process, doing so may result in fewer delays in the application process.

Uniform Application for Business Entity, Form 325:

Download the National Association of Insurance Commissioner's (NAIC) Uniform Business Entity Application, from the [Producer Licensing Section Forms Directory](#) on the Division's Web site at www.doi.nv.gov. A licensed entity may utilize the Business Entity Modification Form, [Form 325A](#), to amend its current license qualifications.

Fees effective July 1, 2009:

The licensing fee is \$195. The modification fee is \$60. Fees are payable by check or money order to the Nevada Division of Insurance, and are nonrefundable.

Articles/Amendments, DBA/Fictitious Firm Name Filings:

The applicant must provide a filed copy of the Articles of Incorporation, Articles of Organization and any Amendment to be filed with the Nevada Secretary of State. Sole-Proprietors must attach a copy of the Fictitious Firm Name filing form that is filed with the County Clerk's office.

NAC 687B.800 Policy sold by short-term lessor of motor vehicle: Deemed primary coverage; filing requirements.

A policy of liability insurance that is sold by a short-term lessor of a motor vehicle to a short-term lessee of a motor vehicle:

1. Shall be deemed to provide primary coverage, and any other policy of liability insurance shall be deemed to provide excess coverage; and
2. Must be filed with the Commissioner as a policy of insurance for personal risk in the manner set forth in [chapter 686B](#) of NRS.

Appointment Requirements:

A producer contracted with an insurer must be appointed within 15 days after the contract is executed or within 15 days of the license being issued by the Division. The date of issuance will be available on the NAIC Producer Database. The appointment must include the lines of authority under which the license is issued. The Division will accept electronic or paper appointments. The appointment fee is \$15 and renews annually on July 1.

Questions:

Contact the Division's Producer Licensing Section in Carson City at (775) 687-0700, option 1, in Las Vegas at (702) 486-4595 or anywhere in Nevada toll free at (800) 992-0900.

Title 57 of the Nevada Revised Statutes (NRS) governs the business of insurance. Nevada's laws and regulations are available online at www.leg.state.nv.us or www.doi.nv.gov

Producer Licensing Section forms can be found by logging on to www.doi.nv.gov.